

Information to identify the case:

Debtor 1	Michael S. Walters Sr.	Social Security number or ITIN	xxx-xx-3311
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	7 10/24/19
Case number: 19-24141-CMB		Date case reconverted to chapter	7 4/2/21

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael S. Walters Sr.	
2. All other names used in the last 8 years		
3. Address	P.O. Box 96 Ellwood City, PA 16117	
4. Debtor's attorney Name and address	Christian M Rieger Law Office of Christian M. Rieger 2403 Sidney Street Suite 214 Pittsburgh, PA 15203	Contact phone 412-381-8809 Email: criegerlaw@gmail.com
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com

For more information, see page 2 >

Debtor **Michael S. Walters Sr.**

Case number **19-24141-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/2/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 4, 2021 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/3/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 6/11/21 Deadline for governmental units to file a proof of claim: Filing deadline: 4/21/20 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Michael S. Walters, Sr.
Debtor

Case No. 19-24141-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 02, 2021

User: culy
Form ID: 309B

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2021:

Recip ID	Recipient Name and Address
db	+ Michael S. Walters, Sr., P.O. Box 96, Ellwood City, PA 16117-0096
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
aty	+ William E. Craig, Morton and Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
tr	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
cr	+ Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244
15145497	+ Chrysler Capital, P.O. Box 961212, Fort Worth, TX 76161-0212
15145500	+ Mariner Finance, 2052 West State Street, New Castle, PA 16101-1250
15145499	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15145501	+ Nissan-Infiniti, P.O. Box 660366, Dallas, TX 75266-0366
15194117	+ Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15145503	+ PNC Bank Mortgage Servicing, P.O. Box 8703, Dayton, OH 45401-8703
15145507	+ SYWMC/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15145508	+ The Bank of Missouri, P.O. Box 4499, Beaverton, OR 97076-4499

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: criergerlaw@gmail.com	Apr 02 2021 23:57:00	Christian M Rieger, Law Office of Christian M. Rieger, 2403 Sidney Street, Suite 214, Pittsburgh, PA 15203
smg	EDI: PENNDEPTREV	Apr 03 2021 02:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2021 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 03 2021 02:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2021 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Apr 02 2021 23:57:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: PRA.COM	Apr 03 2021 02:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15145495	Email/Text: bankruptcy@americanwebloan.com	Apr 02 2021 23:57:00	American Web Loan, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074
15145496	+ EDI: TSYS2.COM		

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		Apr 03 2021 02:53:00	Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
15210304	EDI: CITICORP.COM	Apr 03 2021 02:53:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15145498	EDI: DISCOVER.COM	Apr 03 2021 02:53:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
15182845	EDI: DISCOVER.COM	Apr 03 2021 02:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15212378	EDI: JEFFERSONCAP.COM	Apr 03 2021 02:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15181859	EDI: AGFINANCE.COM	Apr 03 2021 02:48:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15145502	EDI: AGFINANCE.COM	Apr 03 2021 02:48:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
15213577	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2021 23:57:00	PNC BANK, N.A., Bankruptcy Department,, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
15210625	EDI: Q3G.COM	Apr 03 2021 02:48:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15145505	+ EDI: RMSC.COM	Apr 03 2021 02:53:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15145506	+ EDI: RMSC.COM	Apr 03 2021 02:53:00	SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005
15184805	+ EDI: CHRM.COM	Apr 03 2021 02:53:00	Santander Consumer USA Inc. dba CCAP Auto Lease Lt, P.O. Box 961275, Fort Worth, TX 76161-0275
15145504	+ EDI: CITICORP.COM	Apr 03 2021 02:53:00	Staples-CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15146569	+ EDI: RMSC.COM	Apr 03 2021 02:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15215083	EDI: AIS.COM	Apr 03 2021 02:53:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, NA
cr		PNC Bank, National Association
tr	*+	Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank NA bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Christian M Rieger	on behalf of Debtor Michael S. Walters Sr. criergerlaw@gmail.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor PNC Bank NA pawb@fedphe.com
Thomas Song	on behalf of Creditor PNC Bank National Association pawb@fedphe.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

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